

EXHIBIT B-1

Lead Information for Dustin Shirley

February 18, 2022



Basic Consumer Information

- Date: 8/15/2021
- Time: 05:12:06 PM PST
- Traffic Type: Google
- Device Type: Mobile - Iphone
- Phone: 817-507-7546
- Email: dustincshirley@gmail.com
- Address: 9208 pepper grass dr
- IP Address: 69.234.130.196
- LeadID: FC32385D-7CD0-C241-59A4-49535A8F0FCA



Biden Approves Billions in Mortgage Financial Assistance for Struggling U.S. Homeowners

You can't wait around for it and you owe less than \$356,362 on your home and haven't missed mortgage payment in 6 months, use the Government CSE's mortgage relief program for the middle class. You'll be happy when you see how much you can save.



50%

Home Type

Select One

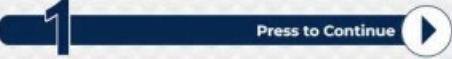
Credit Type

Select One



Calculate New Payment!










[Free Refinance Calculator](#)

Information that we collect and share about you

Do not sell my personal information

15-Year Fixed-Rate Mortgage: An interest rate of 2.625% (3.025% APR) is for the cost of 2.00 point(s) (\$4,250.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$1,355.32. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.39%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LHA Provider Network for qualified consumers.

30-Year Fixed-Rate Mortgage: An interest rate of 3.25% (3.65% APR) is for the cost of 2.00 point(s) (\$4,000.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$870.42. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.39%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LHA Provider Network for qualified consumers.

A shorter term mortgage enables such borrowers to pay down the amount they owe much faster than a traditional 30-year mortgage. Furthermore, interest rates on shorter term mortgages usually are less than on thirty-year mortgages. More information can be found at <https://www.subservicemortgage.com/mortgage-options/and-home-loans>

*Savings assume qualified refi candidates, based on the following criteria: 30-year mortgage holders with a maximum 80% loan-to-value (LTV) ratio and credit scores of 720 or higher, who could shave at least 0.75% off their current first lien rate by refinancing.

Advertised rates based on a \$250,000 conventional refinance loan on a single family primary residence located in Georgia, 740+ FICO score and 80% LTV. 15 Year Fixed Rate/APR includes Discount Points. Rates effective 01/13/2022 and are subject to change without notice.

Advertised rates based on a \$400,000 conventional refinance loan on a single family primary residence located in Georgia, 740+ FICO score and 80% LTV. 15 Year Fixed Rate/APR includes Discount Points. Rates effective 01/13/2022 and are subject to change without notice.

FHA's nationwide forward mortgage limit "floor" and "ceiling" for a one-unit property in calendar year 2021 are: \$368,382 and \$602,725, respectively. <https://www.fhfa.gov/newsroom-officialhousingaffairs/forwardmortgage/mortgage-limits>

FHA's maximum base conforming loan limits for properties NOT in Alaska, Hawaii, Guam and U.S. Virgin Islands for 2021: <https://www.freddiemac.com/articles/news/loan-limits-are-increasing-2021-2020>

"GSE" Definition - Government Sponsored Enterprises or Entities that include The Federal National Mortgage Association (FNMA or Fannie Mae), The Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac) and The Federal Agricultural Mortgage Corporation (Farmer Mac) <https://www.freddiemac.com/articles/news/loan-limits-are-increasing-2021-2020>

Biden's \$10 billion in financial assistance is expected to be available in 2022.

<https://finance.yahoo.com/news/biden-signed-10-billion-mortgage-13300263.html>

Freddie Mac and Fannie Mae have adopted a new refinance option for loans to borrowers with incomes at or below 80% of area median income. If your mortgage is owned or guaranteed by either Freddie Mac or Fannie Mae, you may be able to refinance your mortgage under this refinance option, subject to certain qualifications. You can determine whether your mortgage is owned by either Freddie Mac or Fannie Mae by checking the following websites:


Freddie Mac Loan Look-Up tool | <https://loanlookup.freddiemac.com/>

or

Fannie Mae Mortgage Loan Look-Up | <https://www.knowyouroptions.com/loanlookup/>

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15-Year Fixed-Rate Mortgage: An interest rate of 2.625% (3.084% APR) is for the cost of 2.125 point(s) (\$4,250.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$1,345.38. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.91%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LMB Provider Network for qualified consumers.

30-Year Fixed-Rate Mortgage: An interest rate of 3.25% (3.498% APR) is for the cost of 2.00 point(s) (\$4,000.00) paid at closing. On a \$200,000 mortgage, you would make monthly payments of \$870.42. Monthly payment does not include taxes and insurance premiums. The actual payment amount will be greater. Payment assumes a loan-to-value (LTV) of 74.91%. Mortgage rates could change daily. Actual payments will vary based on your individual situation and current rates. Rates shown valid on publication date as of January 18, 2022, from participant(s) in the LMB Provider Network for qualified consumers.

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FHA's nationwide forward mortgage limit "floor" and "ceiling" for a one-unit property in Calendar Year 2021 are \$356,362 and \$822,375, respectively. https://www.hud.gov/program_offices/housing/sfh/lender/origination/mortgage_limits



FHFA's maximum base conforming loan limits for properties NOT in Alaska, Hawaii, Guam and U.S. Virgin Islands for 2021: <https://sf.freddiemac.com/articles/news/loan-limits-are-increasing-by-742-in-2021>

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50%

Calculate New Payment!

Loan Type

ZIP Code

2 Press to Continue



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Viewed as one scrolling page
on mobile – screenshot split
for readability

Let's learn about your current mortgage.

These details will help us calculate your estimated rates, monthly payment and find lenders for your refinance. **We're looking at every way to help qualified homeowners save with lenders.**

75%

"They keep up on interest rates, have **saved me over \$1,000 a month** on my payments AND cut 4 years off the time of my home loan! Amazing!"



Karen V. (Verified Customer)

What year did you purchase your home?

OK to estimate

Select One

How much is your home worth?

OK to estimate

\$ Select One

Household Income

Include spouse/domestic partner

Select One

What is your monthly electricity bill?

Select One

What is your mortgage interest rate?

OK to estimate

Select One

What is your mortgage balance?

OK to estimate

Select One

What is your monthly mortgage payment?

OK to estimate

\$ Select One

Who is your mortgage with?

Who do you make mortgage payments to?

Select One

Existing Type of Rate

☐ Fixed ☐ Adjustable

Do you have credit card debt?

47% of Americans have credit card debt. Homeowners who take cash out of their home to reduce credit card debt, could save thousands.

☐ Yes ☐ No

Additional cash you wish to borrow?

Popular Option

80% of homeowners have cash in their home that they can use. Get money out of your home and use it for anything you want.

\$ Select One

Calculate

Featured Provider

Quicken Loans

Excellent



Based on 19,017 reviews



Painless

They made the process easy and painless!

SHANNON WILKES

Showing our 5 star reviews

4 hours ago

Great

15 hours ago

Rocket mortgage is absolut...

Rocket mortgage is absolutely the best. I have refinanced a few times

JOSEPH THULL

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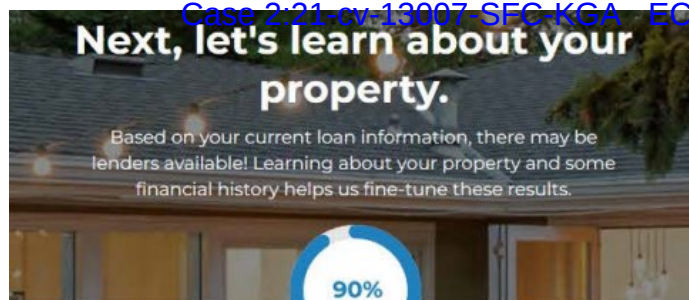
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"They keep up on interest rates, have **saved me over \$1,000 a month** on my payments AND cut 4 years off the time of my home loan! Amazing!"



Karen V. (Verified Customer)

How old are you?

Select One

Employment status

Employed

Purpose of Taking Cash Out

Select One

Any bankruptcy in the past 3 years?

Ok to estimate

☐ Yes ☒ No

Do you currently have an FHA loan?

Federal Housing Administration

☐ Yes ☒ No ☐ I Don't Know

Do you currently pay for PMI?

Private Mortgage Insurance

☐ Yes ☐ No ☒ I Don't Know

Number of late mortgage payments in the past 12 months?

None

Property Address: [Redacted]
We respect your privacy

Street

State / City

CA - Los Angeles

Email Address

We respect your privacy

Calculate

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Featured Provider

Quicken Loans

Excellent



Based on 19,017 reviews



4 hours ago

Painless

They made the process easy and painless!

SHANNON WILKES

Showing our 5 star reviews



15 hours ago

Rocket mortgage is absolut...

Rocket mortgage is absolutely the best. I have refinanced a few times

JOSEPH THULL

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Quicken Loans®



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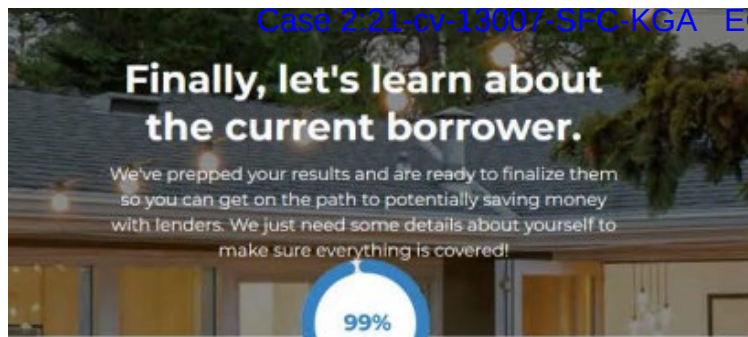
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mobile – screenshot split for
readability



Finally, let's learn about the current borrower.

We've prepped your results and are ready to finalize them
so you can get on the path to potentially saving money
with lenders. We just need some details about yourself to
make sure everything is covered!

99%

"They keep up on interest rates, have **saved me over \$1,000 a month** on my payments AND cut 4 years off the time of my home loan! Amazing!"



Karen V. (Verified Customer)

My Current Occupation

Select One

Active or previous U.S. military service?

☐ Yes ☐ No

Are you or your spouse currently in a VA loan?

☐ Yes ☐ No

First Name

We respect your privacy.

Last Name

Primary Residence

We respect your privacy.

Street

City

State

ZIP Code

Phone Number

Secondary Phone Number

Optional

Enter your phone number above to receive automated and/or pre-recorded calls only from us and/or the providers that are matched to you.

Calculate your FREE results

By clicking the button above, you express your understanding and consent, electronically via e-sign, to the following:

1. To be matched with, and connected by, up to 3 participants in the [LMB Provider Network](#) about mortgage and financial services products, and consent (not required as a condition to purchase a good, service) for us and them to contact you for marketing purposes (including through the use of an automatic telephone dialing system, artificial or prerecorded means) via telephone or text at the phone number provided above (including SMS and MMS), and email, even if you are on a corporate, state or national Do Not Call Registry. You may revoke your consent at any time. You agree that LMB (an Digital Media, and [Baker Mortgage](#)) can share your personal data and contact information with third parties, such as mortgage providers, partner companies, and other affiliates, and that these parties may use your personal data and contact information for marketing and analytics, and to make your experience easier. As an alternative, you may contact us by email at customerservice@lowermybills.com.
2. To the LMB Lending [Terms of Use](#), [Privacy Policy](#), and [Consent to Using Business Electronically](#).
3. And that as a condition of such consent, you are providing express Written Instructions (as defined under applicable law) to LMB to utilize your information in order to reference your consumer credit report for the purpose of validating your self-reported information. Matched Providers will contact you directly to discuss their financial services and products, and to gather additional information, in order to best service your request for information and products.
4. Additionally, if selected above, you consent to be matched to up to an additional 3 providers about [auto services](#), [home improvement services](#), [home insurance services](#), and [other services](#), and consent (not required as a condition to purchase a good, service) for us and them to contact you for marketing purposes (including through the use of an automatic telephone dialing system, artificial or prerecorded means) via telephone at the phone number provided above (including SMS and MMS), and email, even if you are on a corporate, state or national Do Not Call Registry. You may revoke your consent at any time. As an alternative, you may contact us by email at customerservice@lowermybills.com.



Calculate your FREE results ➔

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2. To the LMB Landing [Terms of Use](#), [Privacy Policy](#), and Consent to Doing Business Electronically.

3. And that as a condition of such consent, you are providing express Written Instructions (as defined under applicable law(s)) to LMB to utilize your information in order to reference your consumer credit report for the purpose of validating your self-reported information. Matched Providers will contact you directly to discuss their financial services and products and to gather additional information, in order to best service your request for information and products.

4. Additionally, if selected above, you consent to be matched to up to an additional 3 providers about [solar services](#), [home improvement services](#), [home insurance services](#), and [realtor services](#), and consent (not required as a condition to purchase a good/service) for us and them to contact you for marketing purposes (including through the use of an automatic telephone dialing system, artificial or prerecorded means) via telephone at the phone number provided above (including SMS and MMS), and email, even if you are on a corporate, state or national Do Not call Registry. You may revoke your consent at any time. As an alternative, you may contact us by email at customer care@coredigital.com.

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